

COMMONWEALTH of VIRGINIA

Department of Health

M. NORMAN OLIVER, MD, MA STATE HEALTH COMMISSIONER PO BOX 2448 RICHMOND, VA 23218 TTY 7-1-1 OR 1-800-828-1120

November 15, 2018

If you get medicines from Virginia Department of Health's (VDH) assistance program, Benalytics is working with VDH to help you get health insurance this year. If your income is less than \$16,754 per year for one person, you might get new health coverage for adults, ages 19 to 64 years of age. Medicaid provides this coverage. The rules have changed, so even if you applied and been told no in the past, you might get this new coverage. If your family has more than one person in it, you can make more income and still get coverage.

Family Size	Yearly	Monthly
1	\$16,754	\$1,397
2	\$22,715	\$1,894
3	\$28,677	\$2,391
4	\$34,638	\$2,887
5	\$40,600	\$3,384
6	\$46,562	\$3,881

Steps to complete:

- 1. Call Benalytics at 855-483-4647 and they will help you apply. People started applying for this new Medicaid insurance on November 1, 2018, but you can apply anytime. You should complete your application by December 15, 2018 to have this insurance and your new cards by January 1, 2019, which is when your coverage can start.
- 2. Virginia Medicaid will send you a letter to tell you if you have this insurance. Please check and open anything from Virginia Medicaid.
- 3. When you get your Medicaid card and welcome packet, call the VDH hotline at 855-362-0658.
- 4. Check to see which Medicaid plans and providers are available to you. If you need help picking a plan, call Benalytics at 855-483-4657.

If your income is more than \$16,754 for one person, you can get health insurance through the Healthcare.gov Marketplace.

1. Call Benalytics at 855-483-4647 and they will help you apply. Open enrollment for 2019 Marketplace plans started **November 1, 2018 and ends December 15, 2018.** You may

- not have insurance next year if you do not apply within these dates.
- 2. If you had Marketplace insurance anytime in 2018, you need to update your account for any changes in the last year for your address, name, or income. If you are new to this insurance, Benalytics will help you set up an account.
- 3. VDH will pay premiums and medicine costs for Marketplace plans from Cigna, CareFirst, Healthkeepers (Anthem), Kaiser, Optima, Piedmont, and Virginia Premier. VDH will support plans in all metal levels, except Catastrophic plans. Metals levels have names like Bronze, Silver, and other metals.
- 4. You should check the insurance plan's drug list to make sure it covers your medicines. You should also check the provider list to make sure your plan covers your doctor.
- 5. You may qualify for a premium tax credit. If you do, you must sign up for a Silver plan and apply all of the tax credit to the monthly premium bill when you sign up.
- 6. VDH can only pay for an individual plan. VDH does not pay for a family plans unless all family members receive medicines from VDH's assistance program.
- 7. Send the information in the box below to VDH by **December 17, 2018**. <u>VDH cannot pay</u> your monthly premium without this.

2019 Marketplace Plan Information Needed	Mailing Address & Fax Number
Insurance company and plan nameMember ID number	Virginia Department of Health James Madison Building, 1 st floor
Monthly premium amount	109 Governor Street
The date your insurance plan beginsThe Maximum out of Pocket (MOOP) cost	Richmond, VA 23219 (804) 864-8050

If you do not qualify for insurance on the Marketplace or Medicaid, you can keep getting your medicines directly from VDH by calling 855-362-0658.

Sincerely, The Virginia Department of Health

Important Phone Numbers

• VDH: (855) 362-0658

• Benalytics: (855) 483-4647

Important Dates

- November 1, 2018: Open enrollment begins for 2019 Health Insurance Marketplace plan & 2019 Medicaid plans
- <u>December 15, 2018:</u> The last day to enroll in a 2019 Marketplace plan
- December 17, 2018: Last day to submit 2019 Marketplace plan information to VDH
- <u>January 1, 2019</u>: New health insurance plans begin for Medicaid and the Marketplace
- <u>Any time</u>—you can enroll for Medicaid at any time if you qualify.